

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 24-21336-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia Kizee  
aka Cynthia Ildefonso  
6 Covington Drive  
Sicklerville, NJ 08081

Social Security No.:  
xxx-xx-4951

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 6, 2025.

Dated: February 6, 2025  
JAN: har

Jeanne Naughton  
Clerk

In re:  
Cynthia Kizee  
Debtor

Case No. 24-21336-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Feb 06, 2025

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2025:**

Recip ID	Recipient Name and Address
db	+ Cynthia Kizee, 6 Covington Drive, Sicklerville, NJ 08081-3042
520456819	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State Of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 06 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 06 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520456791	+ Email/Text: bk@avant.com	Feb 06 2025 21:00:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
520456795	Email/Text: cfcbbackoffice@confinco.com	Feb 06 2025 20:58:00	Celtic Bank, 4550 New Linden Hill Rd, Wilmington, DE 19808
520456792	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 06 2025 20:55:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520456797	+ Email/Text: kcohen@stevencohenlaw.com	Feb 06 2025 20:58:00	Cohen & Cohen Law, LLC, 540 East 180th St, Ste 203, Bronx, NY 10457-3322
520456798	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 06 2025 20:56:01	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520456800	Email/Text: operations@empower.me	Feb 06 2025 20:58:00	Empower Cash Advance, Attn: Bankruptcy, 660 York St Ste 102, San Francisco, CA 94110
520456801	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 06 2025 21:07:43	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520456803	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 06 2025 20:57:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
520456804	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 06 2025 20:58:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520511410	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 06 2025 20:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520456805	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 06 2025 20:59:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520456807	^ MEBN	Feb 06 2025 20:50:19	KML Law Group, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541

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520456806	+ Email/Text: bankruptcy@kikoff.com	Feb 06 2025 20:57:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
520463726	Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 21:07:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520456808	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 20:55:48	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520456810	+ Email/Text: financeadmin@mdg.com	Feb 06 2025 20:57:00	MDG US/Capital Community Bank, Attn: Bankruptcy, 3422 Old Capital Trail Pmb# 1993, Wilmington, DE 19808-6124
520481897	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 06 2025 21:07:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520525256	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 06 2025 20:55:46	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520456811	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 06 2025 20:56:09	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
520456812	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 06 2025 21:18:50	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
520456813	+ Email/Text: USBankruptcyCourtnotices@njhmfa.gov	Feb 06 2025 20:59:00	NJ Housing and Mortgage Finance Agency, 637 S Clinton Ave, Trenton, NJ 08611-1811
520456814	Email/Text: bankruptcy@oportun.com	Feb 06 2025 20:57:00	Oportun, Attn: Bankruptcy, 2 Circle Star Way, San Carlos, CA 94070
520507106	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 21:08:06	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520456815	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 21:08:15	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
520456816	Email/Text: signed.order@pfwattorneys.com	Feb 06 2025 20:57:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
520502271	Email/Text: bnc-quantum@quantum3group.com	Feb 06 2025 20:59:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520456818	Email/Text: bankruptcy@springoakscapital.com	Feb 06 2025 20:56:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
520495544	Email/Text: bankruptcy@springoakscapital.com	Feb 06 2025 20:56:00	SPRING OAKS CAPITAL SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
520456817	+ Email/Text: bankruptcy@sccompanies.com	Feb 06 2025 21:00:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
520479673	+ Email/Text: bankruptcy@sccompanies.com	Feb 06 2025 21:00:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520459966	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 06 2025 21:07:43	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520456820	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 06 2025 21:07:43	US Dept of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410-0002
520456796	Email/Text: dispute@velocityrecoveries.com	Feb 06 2025 20:59:00	CKS Prime Investments, LLC, 1800 Rt 34 N, Ste 305, Wall, NJ 07719

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
520456793	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520456794	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520456799	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520456802	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520456809	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520456821	*+	US Dept of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410-0002

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew Thomas Archer	on behalf of Debtor Cynthia Kizee aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdooherty_187750@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4